

IMPORTANT INFORMATION REGARDING MEDICARE

MILWAUKEE PUBLIC SCHOOLS RETIREES AND THEIR COVERED DEPENDENTS

As a retiree, regardless of whether or not you are in Social Security, you, your spouse and your eligible dependents, if applicable, are required to enroll in Medicare Part B when you turn age 65 or are eligible for Medicare due to disability. If you participated in Social Security during your working life, you will automatically be enrolled in Medicare Part A which is currently free, as well as Medicare Part B starting the first day of the month you turn age 65. If you are under age 65 and disabled you will automatically receive Medicare Part A and Part B after you get Social Security benefits for 24 months. You are required to notify MPS as soon as possible if you or a dependent becomes eligible for Medicare due to disability.

If you and/or your covered spouse are already 65 or over at your retirement or if you or any covered member (including dependent children) are eligible for Medicare due to disability, you must immediately visit your nearest Social Security Administration office or contact them by phone for “Special Enrollment” in Part B. The toll-free telephone number is 1-800-772-1213. You can also access information via the Social Security Administration website at www.ssa.gov. For all eligible members, enrollment in Medicare Parts A and B should be effective and the primary payer the first of the month following your retirement date. Once enrolled, please provide our office with a copy of your and your covered dependents’ Medicare identification card/s. Send to: MPS Department of Benefits, Pension & Compensation, Room 124, P.O. Box 2181, Milwaukee, Wisconsin 53201-2181.

Enrollment in Medicare Parts A and B is important as both Parts A and B enrollments are required in order to become enrolled in the MPS Group Medicare Advantage Plan. Failure to enroll in Medicare Parts A and B may result in a lapse in your MPS retiree insurance coverage and may leave you uninsured. The MPS Group Medicare Advantage plan will be primary for covered individuals, and will coordinate Medicare Parts A and B and provide Part D (drug) coverage.

Per Medicare requirements, enrollment in the MPS Group Medicare Advantage plan will automatically disenroll participants from any other supplemental Medicare or Medicare Part D coverage. Please note that enrolling in the future, in other Medicare Advantage, Medicare D or other Medicare supplement program will cause you to lose your enrollment in the MPS Group Medicare Advantage program.

If you are covered or become covered under another ‘active’ employer health plan, such as your spouse’s or your own employment with health insurance benefits, you may be informed that you can defer Part B. However, failing to maintain or enroll in Part B will cause a loss of MPS Group Medicare Advantage Plan coverage and will cause loss of eligibility for continued participation in MPS retiree health insurance. DO NOT WAIVE OR CANCEL YOUR MEDICARE PART B WITHOUT FIRST INQUIRING ABOUT THE IMPACT ON YOUR MPS BENEFITS. If you have multiple insurance plans and have questions about who pays first, call the Medicare Coordination of Benefits Contractor at 1-800-999-1118.

Please retain this information sheet for your future planning as it relates to Medicare due to any of the following events:

- You and/or your covered spouse turn age 65
- You and/or your covered spouse/dependents become eligible for Medicare due to Social Security disability
- You become eligible for Medicare Part B only, because you did not participate in Social Security (or you become eligible for Part A also through your spouse’s participation in Social Security)

If you have any questions about Medicare, call 1-800-MEDICARE (1-800-633-4227) or visit them at www.medicare.gov.